

IN THE CLAIMS:

Without prejudice or disclaimer, please amend claims 1, 27, and 29 as follows:

1. (currently amended) A method for storing and retrieving electronic records, the method comprising the following steps:
 - creating a transaction at a merchant location by buying one of a goods and service;
 - authorizing the transaction with an electronically captured signature; and
 - forwarding an electronic record of the transaction, including the electronic signature and a text description of a line item relating to the transaction, to an electronic-record repository; and
 - providing upon request retrieval of an electronically generated user-viewable image of said electronically captured signature.
- (2. (canceled))
3. (previously presented) The method of claim 1, further comprising the step of:
 - forwarding to the electronic-record repository an electronic record of a transaction created at a business other than the merchant.
4. (previously presented) The method of claim 1, wherein the step of creating comprises creating the transaction by buying from a virtual merchant.
- (5-8. (canceled))
9. (previously presented) The method of claim 1, further comprising the steps of:
 - generating a paper receipt for the transaction; and
 - retrieving a replica of the paper transaction receipt from the electronic-record repository over an internet.
10. (previously presented) The method of claim 1, further comprising the step of generating a receipt for the transaction from the electronic record forwarded to the electronic-record repository.

11. (previously presented) The method of claim 1, further comprising the step of retrieving a copy of the electronic record from the electronic-record repository over an internet.

12. (canceled)

13. (previously presented) The method of claim 1, further comprising the step of offering a search of the electronic-record repository for the electronic record.

14. (previously presented) The method of claim 13, wherein the step of offering comprises offering a search of the repository by text line-item description.

15-20. (canceled)

21. (previously presented) The method of claim 1, further comprising at least one step selected from a group consisting of downloading, printing, faxing, and e-mailing a copy of the electronic record from the electronic-record repository.

22. (previously presented) The method of claim 11, further comprising the step of:

using the retrieved electronic record as proof of the transaction.

23. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction adequate to dispute an alternative record of the transaction.

24. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to return the bought goods or service.

25. (previously presented) The method of claim 11, further comprising a step of using the electronic record as proof of the transaction sufficient to exchange the bought goods or service.

26. (previously presented) The method of claim 11, further comprising a step of using the electronic record to support submission of a warranty claim with respect to the bought goods or service.

27. (currently amended) The method of claim 1, further comprising the step of viewing the electronic record, including the electronically generated signature.

28. (canceled.)

29. (currently amended) A method for storing and retrieving electronic records, the method comprising the following steps:

creating a transaction at a merchant by buying one of a goods and service from a virtual merchant;

authorizing the transaction with an electronically captured signature;

forwarding in a batch-compatible fashion an electronic record, and including the electronic signature and a text description of a line item to an electronic-record repository;

forwarding in a batch-compatible fashion to the electronic-record repository an electronic record of a transaction created at a business other than the merchant;

offering a search of the electronic-record repository by text line item description for the electronic record;

retrieving a copy of the electronic record from the electronic-record repository over an internet, said copy including a user-viewable image of said electronically captured signature;

performing one of downloading, printing, faxing and e-mailing a copy of the electronic record; and

using the electronic record as proof of the transaction in order to do at least one of the following: dispute an alternative record of the transaction; return the bought goods or service; and exchange the goods or service.

30. (previously presented) The method of claim 9, wherein said replica is suitable for use as proof of the transaction.

31. (previously presented) The method of claim 10, wherein said receipt is suitable for use as proof of the transaction.